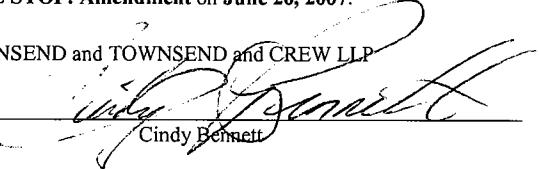


I hereby certify that this correspondence is being filed via
EFS-Web with the United States Patent and Trademark Office
MAIL STOP: Amendment on June 26, 2007.

TOWNSEND and TOWNSEND and CREW LLP

By:


Cindy Bennett

PATENT
Attorney Docket No.: 020375-000230US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Milberger et al.

Application No.: 10/045,632

Filed: October 26, 2001

For: MONEY ORDER DEBIT FROM
STORED VALUE FUND

Confirmation No.: 9798

Examiner: Chandler, Sara M.

Art Unit: 3693

**SUPPLEMENTAL INFORMATION
DISCLOSURE STATEMENT
UNDER 37 CFR §1.97 and §1.98**

MAIL STOP: AMENDMENT

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Sir:

The foreign reference cited on attached form PTO/SB/08A is being called to the attention of the Examiner. A copy of the reference [in compliance with the requirements of 37 CFR §1.98(a)(2)] is enclosed. U.S. patents are not enclosed in accordance with the Patent Office waiver issued August 5, 2003 in the Official Gazette, which states as follows:

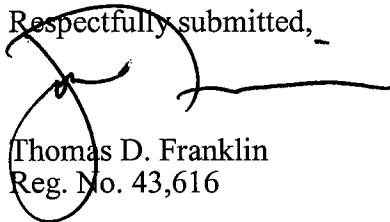
The Office hereby waives the requirement under 37 CFR 1.98(a)(2)(i) for submitting a copy of each cited U.S. patent and each U.S. patent application publication for all U.S. national patent applications filed after June 30, 2003 and for all international applications that have entered the national stage under 35 USC 371 after June 30, 2003. See 37 CFR 1.491(b).

It is respectfully requested that the cited reference be expressly considered during the prosecution of this application, and the reference be made of record therein and appear among the "references cited" on any patent to issue therefrom.

As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

This IDS is being filed before the mailing date of the final Office Action or Notice of Allowance.

Please charge the IDS fee of \$180 to Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,

Thomas D. Franklin
Reg. No. 43,616

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TDF:jrl:cmb

61072492 v1

Substitute for form 1449B/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>				Application Number	10/045,632
Sheet	1	of	1	Filing Date	October 26, 2001
				First Named Inventor	Milberger, Susan M.
				Art Unit	3693
				Examiner Name	Chandler, Sara M.
				Attorney Docket Number	020375-000230US

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number Number Kind Code ² (<i>if known</i>)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	AA	US-			
	AB	US-			
	AC	US-			
	AD	US-			
	AE	US-			
	AF	US-			
	AG	US-			
	AH	US-			
	AI	US-			
	AJ	US-			

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³	Number ⁴	Kind Code ⁵ (<i>if known</i>)				
	AK	FR	2 728 983	A1	07-05-1996	CANDIDATURE SPONTANEE SOCIETE A RESPONSABILITE LIMITEE		<input type="checkbox"/>
	AL	FR	2 728 983	A1	07-05-1996	CANDIDATURE SPONTANEE SOCIETE A RESPONSABILITE LIMITEE	Abstract of Cite No. AK	<input type="checkbox"/>
	AM	FR	2 728 983	A1	07-05-1996	CANDIDATURE SPONTANEE SOCIETE A RESPONSABILITE LIMITEE	Machine Translation of Cite No. AK - Claims	<input type="checkbox"/>

NON PATENT LITERATURE DOCUMENTS						
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.				T ²
	AN					<input type="checkbox"/>
	AO					<input type="checkbox"/>

Examiner Signature	Date Considered
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.